

Debtor 1 Jason Dwayne Marsh  
Debtor 2 Julie Lynn Marsh  
(Spouse, if filing)  
United States Bankruptcy Court for the: Southern District of Ohio (Cincinnati)  
Case number 16-12573

## Official Form 410S1

## Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, NA

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 8551

## Date of payment change:

Must be at least 21 days after date of this notice

07/01/2017

## New total payment:

Principal, interest, and escrow, if any

\$1,874.10

Uniform Claim Identifier: WFCMGF1612573OHS17768551

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$582.76

New escrow payment: \$593.00

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Milton Williams

Date 05/31/2017

VP Loan Documentation

Print: Milton Williams

Title VP Loan Documentation

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

1000 Blue Gentian Road  
Eagan, MN 55121-7700

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

# UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Cincinnati)

Chapter 13 No. 16-12573

Judge: Jeffery P. Hopkins

In re:

Jason Dwayne Marsh and Julie Lynn Marsh

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before May 31, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Jason Dwayne Marsh  
Julie Lynn Marsh  
7229 Austin Woods Lane  
Cincinnati, OH 45227

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Eric A Steiden  
Steiden Law Offices  
411 Madison Avenue  
Covington, KY 41011

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

Margaret A Burks  
600 Vine Street  
Suite 2200  
Cincinnati, OH 45202

/s/ Alicia Fisher

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4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A.)

HOME  
MORTGAGEReturn Mail Operations  
PO Box 14547  
Des Moines, IA 50306-4547

Document Page 4 of 6 Escrow Review Statement

For informational purposes only

Statement Date: May 4, 2017

Loan number:

Property address:

7229 AUSTIN WOODS LANE  
COLERAIN OH 45247JASON MARSH  
JULIE MARSH  
7229 AUSTIN WOODS LN  
CINCINNATI OH 45247-1301

## Customer Service

Online  
wellsfargo.comTelephone  
1-800-340-0473Correspondence  
PO Box 10335  
Des Moines, IA 50306Hours of operation  
Mon - Fri 7 a.m. - 8 p.m. CTTo learn more, go to:  
wellsfargo.com/escrow

We accept telecommunications relay service calls

**PLEASE NOTE:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court.

We reviewed the escrow account, here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Future payments:** Based on what we expect to pay, as of July 1, 2017, the escrow portion of the payment will **increase**.

The escrow account has a shortage of  
**\$44.23**

## Part 1 - Mortgage payment

## Option 1

Pay the shortage amount over 12 months

	Current payment	New payment
Principal and/or interest	\$1,281.10	\$1,281.10
Escrow payment	\$582.76	\$593.00
Total payment amount	\$1,863.86	\$1,874.10

## Option 1: No action required

Starting **July 1, 2017** the new contractual payment amount will be **\$1,874.10**

## Option 2

Pay the shortage amount of \$44.23

	Current payment	New payment
Principal and/or interest	\$1,281.10	\$1,281.10
Escrow payment	\$582.76	\$589.31
Total payment amount	\$1,863.86	\$1,870.41

## Option 2: Pay shortage in full

Starting **July 1, 2017** the new contractual payment amount will be **\$1,870.41**

**Note:** If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

See Page 2 for additional details.

HOME  
MORTGAGE

**Note:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

JASON MARSH  
JULIE MARSHWells Fargo Home Mortgage  
PO Box 14538  
Des Moines, IA 50306-3538

The escrow account review indicates a shortage. You may voluntarily choose **Option 2** to pay the shortage in full now and the mortgage payment will be **\$1,870.41**.

Please detach this coupon and mail it along with the check for \$44.23 to the address that appears on this coupon.

## Part 2 - Payment calculations

For the coming year, we expect the amount paid from escrow to be \$7,071.66.

### How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

### Escrow comparison

	10/15 - 09/16 (Actual)	08/16 - 07/17 (Actual)	04/17 - 05/17 (Actual)	07/17 - 06/18 (Projected)		# of months		New monthly escrow amount
Property taxes	\$6,003.08	\$3,031.19	\$0.00	\$5,974.44	÷	12	=	\$497.87
Property insurance	\$1,018.63	\$1,049.82	\$0.00	\$1,097.22	÷	12	=	\$91.44
<b>Total taxes and insurance</b>	<b>\$7,021.71</b>	<b>\$4,081.01</b>	<b>\$0.00</b>	<b>\$7,071.66</b>	÷	<b>12</b>	=	<b>\$589.31</b>
Escrow shortage	\$1,976.07	\$0.00	\$0.00	<b>\$44.23</b>	÷	12	=	\$3.69**
<b>Total escrow</b>	<b>\$8,997.78</b>	<b>\$4,081.01</b>	<b>\$0.00</b>	<b>\$7,115.89</b>	÷	<b>12</b>	=	<b>\$593.00</b>

\*\*This amount is added to the payment if Option 1 on page 1 is selected.

### Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2018		<b>\$425.67</b>	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment <sup>†</sup>	+	<b>\$708.72</b>	
Minimum balance for the escrow account <sup>‡</sup>	-	<b>\$1,178.62</b>	(Calculated as: \$589.31 X 2 months)
<b>Escrow shortage</b>	=	<b>-\$44.23</b>	

<sup>†</sup>This adjustment of \$708.72, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

<sup>‡</sup>The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

### Important messages

Wells Fargo is changing the way we handle escrow overage/surplus amounts. Previously, checks were sent to refund overages \$50.00 or greater, while lesser amounts simply reduced a future payment. As of June 1, 2016, checks will be sent for all refunds, regardless of amount. To learn more about escrow accounts, visit [wellsfargo.com/escrow](http://wellsfargo.com/escrow).

As part of our ongoing efforts to improve the mortgage servicing experience, we have changed the timing of the escrow review. By changing the month in which the yearly review occurs, we will potentially reduce the amount of any shortage or overage in the escrow account. Our aim is to provide a more accurate assessment of future escrow payment amounts.



### Part 3 - Escrow account projections

#### Escrow account projections from July, 2017 to June, 2018

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jun 2017			Starting balance	\$425.61	\$1,178.56
Jul 2017	\$589.31	\$0.00		\$1,014.92	\$1,767.87
Aug 2017	\$589.31	\$0.00		\$1,604.23	\$2,357.18
Sep 2017	\$589.31	\$0.00		\$2,193.54	\$2,946.49
Oct 2017	\$589.31	\$0.00		\$2,782.85	\$3,535.80
Nov 2017	\$589.31	\$0.00		\$3,372.16	\$4,125.11
Dec 2017	\$589.31	\$0.00		\$3,961.47	\$4,714.42
Jan 2018	\$589.31	\$3,031.19	HAMILTON COUNTY (W)	\$1,519.59	\$2,272.54
Feb 2018	\$589.31	\$0.00		\$2,108.90	\$2,861.85
Mar 2018	\$589.31	\$1,097.22	ALLSTATE	\$1,600.99	\$2,353.94
Apr 2018	\$589.31	\$0.00		\$2,190.30	\$2,943.25
May 2018	\$589.31	\$0.00		\$2,779.61	\$3,532.56
Jun 2018	\$589.31	\$2,943.25	HAMILTON COUNTY (W)	\$425.67	\$1,178.62
Totals	\$7,071.72	\$7,071.66			

### Part 4 - Escrow account history

#### Escrow account activity from April, 2017 to June, 2017

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Apr 2017							Starting Balance	\$1,620.58	\$2,360.49	-\$739.91
Apr 2017	\$582.76	\$582.76	\$0.00	\$0.00	\$0.00	\$0.00		\$2,203.34	\$2,943.25	-\$739.91
May 2017 (estimate)	\$582.76	\$582.76	\$0.00	\$0.00	\$0.00	\$0.00		\$2,786.10	\$3,526.01	-\$739.91
Jun 2017 (estimate)	\$582.76	\$582.76	\$0.00	\$2,943.25	\$2,943.25	\$0.00	HAMILTON COUNTY (W)	\$425.61	\$1,165.52	-\$739.91
Totals	\$1,748.28	\$1,748.28	\$0.00	\$2,943.25	\$2,943.25	\$0.00				